

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: STEPHEN JUSTIN DAVIS : **Chapter 13**
: :
Debtor : **Bky. No. 19-10424-MDC**

Debtor, Stephen Justin Davis, objects to the proof of claim filed in this case by Great Valley School District and in states:

1. This case was commenced by the filing of a bankruptcy petition (hereinafter “Petition”) on January 24, 2019.
2. Great Valley School District (hereinafter “Creditor”) filed a purported proof of claim (Claim No. 13-1) in the amount of \$6,285.54 for mortgage arrears.
3. Debtor objects to Claim No.13.1 for the following reasons:
 - a. Creditor’s claim includes \$1,090.70 of post-petition interest. Post-petition interest in this circumstance is inappropriate and should be stricken.
 - b. Even if the Court determines that post-petition interest is appropriate in this circumstance, an interest rate of 10% is excessive. The current IRS interest rate is 6% which is more appropriate. Further, Creditor calculates the interest rate based upon a 54 month amortization. Under the current project plan payment amounts, Creditor will be paid in full within approximately 18 months. Based upon this calculation, the post-petition interest would be \$214.

WHEREFORE, the Debtor respectfully requests that the Court: (1) Sustain the Debtors objection to the Creditor’s proof of claim; (2) Reduce the claim to the appropriate amount; and (3) Grant any other such relief as the Court determines just and proper.

Dated: August 7, 2019.

/s/ Stephen Justin Davis
Pro Se Debtor
Email: sjustindavis@yahoo.com

PROOF OF SERVICE

A true and correct copy of the foregoing has been sent by either electronic transmission or U.S. Mail on August 7, 2019 to: Chapter 13 Trustee; and Creditor.

/s/ Stephen Justin Davis
Pro Se Debtor
Email: sjustindavis@yahoo.com